

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-24259-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Benny S Cho
4 Mattocks Place
Closter, NJ 07624

Social Security No.:
xxx-xx-7401

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 08/22/2018 and a confirmation hearing on such Plan has been scheduled for 9/13/2018.

The debtor filed a Modified Plan on 01/09/2019 and a confirmation hearing on the Modified Plan is scheduled for 2/14/2019 at 08:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: January 11, 2019
JAN: dmc

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Benny S Cho
 Debtor

Case No. 18-24259-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 186

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 Total Noticed: 41

Date Rcvd: Jan 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2019.

db +Benny S Cho, 4 Mattocks Place, Closter, NJ 07624-1125
 aty +Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 lm +SPS/Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 517648709 American Express, POB 1270, Newark, NJ 07101-1270
 517648710 +American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879
 517749513 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517648711 +American Express c/o, Zwicker & Associates, P.C., 1101 Laurel Oak Road, Ste. 136, Voorhees, NJ 08043-4322
 517648712 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)
 517648717 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 517648713 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 517713076 CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517754365 CACH, LLC its successors and assigns as assignee, of U.S. Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517749633 CACH, LLC its successors and assigns as assignee, of Wells Fargo Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517648724 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517648725 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 517648726 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517648727 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
 517648730 +Experian, P.O. Box 2002, Allen, TX 75013-2002
 517648731 +Experian, P.O. Box 4500, Allen, TX 75013-1311
 517770857 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)
 517648736 +Santander Bank Na, Po Box 12646, Reading, PA 19612-2646
 517648735 +Santander Bank Na, Attn: Bankruptcy, Po Box 12646, Reading, PA 19612-2646
 517780004 +Sovereign Medical Group (MDVISION), 1121 Situs Court, Ste 350, Raleigh, NC 27606-4275
 517648737 +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 517648738 +Specialized Loan Servicing c/o, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318
 517648739 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
 517648740 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
 517648741 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
 517677114 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2019 00:22:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 12 2019 00:22:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517648708 +E-mail/Text: bkrpt@retrievalmasters.com Jan 12 2019 00:22:02
 AMCA/American Medical Collection Agency, 2269 S Saw Mill, Elmsford, NY 10523-3832
 517648707 +E-mail/Text: bkrpt@retrievalmasters.com Jan 12 2019 00:22:02
 AMCA/American Medical Collection Agency, Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
 517648723 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 12 2019 00:26:06 Capital One, 15000 Capital One Dr, Richmond, VA 23238
 517648722 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 12 2019 00:26:07 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517648729 +E-mail/Text: bknotice@ercbpo.com Jan 12 2019 00:22:10 ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 517648728 +E-mail/Text: bknotice@ercbpo.com Jan 12 2019 00:22:10 ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 517648732 E-mail/Text: cio.bncmail@irs.gov Jan 12 2019 00:21:34 Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
 517648734 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 12 2019 00:26:57 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
 517765115 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 12 2019 00:25:22 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 517648733 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 12 2019 00:26:09 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

District/off: 0312-2

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Form ID: 186

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Total Noticed: 41

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517648718* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
517648719* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
517648720* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
517648721* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
517648714* +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517648715* +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517648716* +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2019 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Structured Asset Mortgage Investments II Inc., Et
Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Structured Asset Mortgage Investments II Inc., Et
Al... rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6